

# RALEIGH, NORTH CAROLINA CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)



JULY 1, 2004 - JUNE 30, 2005

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*Strategic Planning Division  
City of Raleigh Community Development Department*

# CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER) FY 2004-05

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## **EXECUTIVE SUMMARY**

### **Background:**

The Consolidated Annual Performance and Evaluation Report (CAPER) assesses the period from July 1, 2004 through June 30, 2005. It provides an evaluation of performance by the City regarding the housing and neighborhood revitalization goals stated in its Consolidated Plan. By doing so, the City has an opportunity to appraise its overall progress and assess its strategies for carrying out its housing programs and activities. The availability of the document was advertised on the Internet and the Carolinian newspaper on September 8 and the News and Observer newspaper on September 9 and 22. Copies of the draft were made available at the City Clerk's Office, at the CD Department, and on the City website. Announcements of the comment period were provided to the Citizen Advisory Councils throughout Raleigh. The appendix of this document contains maps showing areas of interest as described herein.

### **Structure of Report:**

This report is prepared in a manner that is consistent with HUD guidelines for consolidated reporting. Several necessary elements are required and include: descriptive narratives, summaries of reports and activities, programmatic accomplishments for each of the City's entitlement grants for CDBG and HOME, as well as a self-evaluation of progress in implementing the City's Consolidated Plan.

These activities support the Department's mission to assist low- and moderate-income renters, first-time homebuyers, elderly households and special needs populations. Neighborhood revitalization is directed toward the elimination of slums and blight and the development of new housing sites in older neighborhoods. This is accomplished through the acquisition and demolition of dilapidated buildings including substandard houses and commercial businesses that are not compatible with residential communities. Neighborhood revitalization activities also include upgrading public facilities, eliminating environmental hazards and offering the property for sale to private or nonprofit developers.

The Department welcomes your comments. For more information on any of these programs or information contained within this report, please feel free to contact the Community Development Department at (919) 857-4330.

## PART I – GENERAL NARRATIVE

### A. Assessment of 3-5 Year Goals

The goals for the Five Year Consolidated Plan were not specific numeric goals; instead, they were broad objectives. This was the last year of the 2000-05 Five Year Consolidated Plan. The One Year Action Plans have specific goals for most activities. The goals for FY 2004-05 are detailed in the discussions of the projects and activities. All of the projects benefit very low-, low- and moderate-income persons.

The City of Raleigh's housing program is designed to serve the housing needs of four major groups of its residents and to support the Consolidated Plan goals:

- ◆ First time home buyers
- ◆ Low-income renters
- ◆ Elderly households needing rehabilitation assistance
- ◆ Special populations including homeless and disabled persons

To benefit these households, the City has focused its efforts on providing attractive and affordable housing and revitalizing older neighborhoods. Each of these programs is guided by four basic principles that guide the expenditures of program funds. These four principles are:

- ◆ The provision of affordable, decent safe, and sanitary housing for all City residents
- ◆ The need for an on-going partnership with the private and nonprofit sector and continued inter-governmental cooperation with county and state agencies
- ◆ That affordable housing must be made available throughout the City of Raleigh
- ◆ The continued emphasis on neighborhood revitalization where the goal is to encourage neighborhood stability and preservation of the existing housing stock

Targets and Projects	Households Assisted
<i>Very low- and low-income renter households</i>	
◆ Joint Venture Rental Program	50
◆ Rehab of Rental Housing for Low-Mod Households (except DPL)	9
◆ Purchase/Rehab of City Owned Units	19
◆ Relocation to standard housing	11
◆ Job Training (Construction Trades)	30
◆ Triangle Family Services – Community Enhancement Grant	756
<i>Sub-Total</i>	<b>872</b>
<i>First time low- and moderate-income home buyers</i>	
◆ Homeownership Counseling Program	94
◆ City-Wide Second Mortgage Program	29
◆ Downtown Second Mortgage Program	9
◆ Boat People SOS – Community Enhancement Grant	45
<i>Sub-Total</i>	<b>177</b>
<i>Elderly households needing rehabilitation assistance</i>	
◆ Deferred Payment Loans	17
◆ Resources for Seniors – Emergency Repair	17
<i>Sub-Total</i>	<b>34</b>
<i>Special population groups such as homeless and disabled persons</i>	
◆ Poole Road Transitional Housing	18
◆ CASA Job Training – Community Enhancement Grant	17
◆ Emergency Shelter Grant (Wake County)	316
<i>Sub-Total</i>	<b>351</b>
<b>TOTAL</b>	<b>1,434</b>

To implement its program, Raleigh utilizes funding from a variety of federal and local resources. During this CAPER reporting period, the City spent and committed a total of \$10,662,812 of federal and local funds. 59 percent or \$6,267,073 was from federal sources including CDBG, HOME, and ESG. The majority of expenditures are used to fund programs that address priority needs, as stated in the Consolidated Plan.

Key accomplishments of the City's CDBG, HOME, ESG, and locally funded programs for 2004-05 include the following:

- 19 units of City housing acquired/rehabbed
- 11 households relocated to standard housing
- 30 NCHFA Job Training Participants
- 46 HOME and CDBG rehab units complete
- 94 people participated in Homeownership Counseling
- 18 families received Transitional Housing Support
- 38 households received second mortgage assistance

### **Performance Measurement**

The City did not set performance measurement goals for the 2004-05 fiscal year, due to the lack of training and instruction available at that time. The 2005-06 Action Plan does have these goals, and the City will continue to adjust the performance measurement system as needed.

## **B. Affirmatively Furthering Fair Housing**

All City housing assistance is provided within the context of expanding housing opportunities throughout the community. The City's Scattered-Site Policy, which was adopted in 1978, updated in 2003 and adjusted in 2005, is continually used as a guide to geographically disperse City and federal housing resources. The Scattered-Site Policy places a higher priority on rental housing developments that are located outside traditional minority and low-income communities. The Policy requires housing developers who use federal funds, City bond dollars or tax credits to construct their developments in areas not already experiencing a high concentration of low-income housing. Maintaining this policy has enabled the City to locate most new developments throughout the City in First or Second Priority Areas. The update of the Policy utilized recent Census data to reflect population shifts. The City also supports housing projects seeking tax credits, which are in First or Second Priority areas as well. The Community Development Department committed to several new construction developments which are located outside minority concentrated areas.

The most recent Fair Housing Impediment Study Update was done in January 1998, but the City plans to update this soon. The issues have not changed significantly, and the City continues to address the impediments with its programs. A summary of some of the actions during the last fiscal year to address the identified impediments is as follows.

<b>IMPEDIMENTS TO FAIR HOUSING</b>	<b>ACTIONS TAKEN TO OVERCOME IMPEDIMENTS IN 2004-05</b>
<b>High Cost of Housing</b>	1) 19 units were acquired/rehabbed for affordable rental housing. 2) 50 units were completed through the Joint Venture program. 3) 38 households received second mortgages. 4) 18 families used transitional housing at Poole Road.
<b>Community Diversity</b> (fear of effects of affordable housing)	1) The City sponsored a Fair Housing Seminar/Workshop. 2) CD utilized Barker Realty and Cliff Faison Realty, a private property management company and a minority start-up.
<b>Public Policy</b>	1) The City continues to support the Scattered Site Policy. 2) The City committed \$50,000 to Habitat for Humanity to pay building fees.
<b>Lending</b>	1) 9 banks provided mortgages in coordination with City programs. 2) 94 participants completed the homeownership counseling program.

Difficulty in obtaining housing for persons who have disabilities and for non-English speakers are also impediments. The City addresses these needs through several programs and by translating information.

The Community Services Department has a fulltime Hispanic liaison who assisted with translation issues for Community Development. Community Services has assisted with some housing issues, especially landlord/tenant issues. The Fair Housing Hearing Board (FHHB) met monthly. In regard to public education the board has sponsored and co-sponsored several events.

In May the Community Services Department, with Wake County Human Services, coordinated the annual "First Time Homebuyers and Housing Fair" at the fair grounds. The Community Services department shared a display booth with the Community Development Department.

The FHHB has continued a public education initiative with the local apartment complexes, especially the ones with a large number of Hispanic/Latino residents. The Hispanic/Latino population is still the group most likely to be discriminated against or treated unfairly in regard to housing. Their concerns are usually about repairs and questionable leasing terms.

The Board intends to continue the commitment to public education and currently is working to create an informative landlord & tenant handbook in conjunction with several other local fair housing agencies. A larger budget will make it easier to create and implement more housing projects/initiatives. The goal is to continue to have a strong, involved and diverse Fair Housing Hearing Board.

The Neighborhood College Program continues to have a fair housing presentation as part of their on-going curriculum.

The City also supports fair housing activities through its homeownership-lending program. The City-Wide Second Mortgage Program provides low-income citizens two opportunities: 1) to purchase a house more costly than they might be able to purchase without a second mortgage; and 2) low interest rates to make payments as affordable as possible. As the name implies, the City-Wide Second Mortgage Program is for a new or existing house (up to \$150,000 in value) in the city limits. The City continues to provide housing to reduce its major fair housing impediment, which continues to be the extremely high cost housing in this area.

## **Affordable Housing**

The City of Raleigh identified four household groups as *Priority One* targets for assistance in the 2000-05 Consolidated Plan. The four target groups are:

- *Very low-income renter households*
- *First time low- and moderate-income home buyers*
- *Elderly households needing rehabilitation assistance*
- *Special population groups such as homeless and disabled persons*

This section focuses on the efforts made to service the four *Priority One* groups.

### **ASSISTANCE TO LOW AND VERY LOW-INCOME RENTERS**

**<50 % Median Income (\$35,650 – family of four) – First Priority Housing Need**

#### **A. Purchase/Rehab of City Owned Units Program – Section 215**

This program assists its target group by using funds to obtain additional existing multifamily rental units for low-income families. In 2004, the median income for the Raleigh area was \$69,800. Families served through this program earned less than 50% (\$35,650 for a family of four) of the area's median income. The City continues to focus this program on purchasing and renovating, if needed, property in lower income neighborhoods. This program accomplishes a two-fold objective, addressing affordable housing and neighborhood revitalization goals simultaneously. The City is rehabilitating a number of units.

Address	Number of Units
1431-1433 Lane St.	2
401/403 New Bern Ave.	2
520 Parnell St.	1
4537 Hargrove Rd.	4
3409 Lake Woodard	4
2812 Seclusion Court	4
308 S. East St.	1
406 E. South St.	1
<b>Total</b>	<b>19 units</b>

As of June 2005 the rent average was \$435. The occupied units consisted of 63% African American, 8% White, 8% Hispanic, 1% Asian and one person from Yemen. Currently, the City owns approximately 250 affordable rental housing units.

#### B. Joint Venture Program

This program allows the City to leverage bond and HOME funds with private funding to create new affordable housing. The Joint Venture Rental Program provides funds to nonprofit and private developers to construct or rehabilitate existing units, using low-interest loans. Participating developers must be willing to rent to individuals and families whose incomes are at or below 60% (\$39,650 for a family of four) of the Wake County median income. Developers reap the benefit of receiving much lower interest rates on loans than they would get at lending institutions and banks. Other joint ventures involved the creation of new single-family units for ownership.

PROJECT NAME	PROGRAM	CITY FUNDS	# of Units	Household Type
<b>COMMITTED</b>				
Autumn Trace	Bond	\$ 500,000	34	Family
Capital Pines *	Bond	\$ 225,000	18	Family
Windsor Spring Apts.	HOME	\$ 675,000	39	Elderly
Elder's Peak Apts.	HOME	\$ 795,000	48	Elderly
Gateway Park	Bond	\$ 1,300,000	84	Family
Mathews Place	HOME	\$ 280,750	6	Family
Rose Lane *	Bond	\$ 840,000	42	Family
Waterbrook Apartments	HOME	\$ 696,000	64	Elderly
Gregory Oaks	Bond	\$ 500,000	32	Family
Perry Creek	HOME	\$ 675,000	48	Family
Village of New Hope	HOME	\$ 675,000	45	Family
Families at Home Apartments	HOME	\$ 240,000	10	Family
Terrace Spring	Bond	\$ 775,000	48	Elderly
Wakefield Hills	Bond	\$ 1,000,000	80	Family
Dowling Drive*	Bond	\$ 720,000	36	Family
Hollenden Place	HOME	\$657,766	22	Single Mothers
<b>TOTAL</b>		<b>\$13,945,516</b>	<b>884</b>	
<b>COMPLETED and LEASED</b>				
Meadowcreek **	Bond	\$ 486,000	5	Family
Biltmore Trace *	Bond	\$ 418,623	28	Family
Hodges Creek	Bond	\$ 750,000	50	Family
<b>TOTAL</b>		<b>\$ 1,654,623</b>	<b>83</b>	

\*=ownership developments



**\*\* Meadowcreek funds were available for 27 second mortgages, but only 5 were used; funds not used were moved to other projects.**

The City committed or spent \$15,600,139 toward financing the above Joint-Venture Rental projects over several fiscal years. These projects, which are contingent on receiving tax credits and environmental reviews, will create 989 units of affordable housing to low and moderate-income rental households earning less than 60% of the median income or \$39,650. During the 2004-05 fiscal year, 83 units of affordable housing were completed and leased. The majority of the occupants in these units earned less than \$35,650 or 50% of the Raleigh median income for 2004.

**Worst Case Needs:** Worst case housing needs continue to be a problem for all groups. Programs aimed at the elderly, such as Resources for Seniors and Deferred Payment Loans, address some of these problems. In addition, families with children continue to receive the City's Assistance through the Affordable Housing Programs, as well as job training programs. The City is committed to helping the very poorest citizens through the Continuum of Care funding, which addresses homelessness.

**Self-Evaluation:** The City continues to support the programs in place. Community Development continues to search for units in need of rehabilitation for assistance through our City-owned program. This meets the goal of neighborhood stabilization since good management can eliminate high turnover and disinvestment in the surrounding community. High land cost continues to be a major issue in the Raleigh/Wake County region, thus making the acquisition of land extremely difficult. The City will continue to examine strategies to expedite the number of units that can be provided.

#### **C. Assistance to First -Time Home Buyers – First Priority Housing Need**

##### **City-Wide and Downtown Second Mortgages**

Under the City-Wide First-Time Homebuyer Program, the City funds second mortgages for first time homebuyers using City Housing Bond dollars. During this fiscal year, 29 mortgages were made to low- and moderate-income families. Financing for first mortgages are provided by private sector banks. The participating lenders are: SunTrust, RBC Centura Bank, BB&T, American Home Mortgage, CTX Mortgage, Weststar Mortgage, First Choice Mortgage Equity Corporation, Great Southern Mortgage Corporation, and Charter Funding.

The average price of homes purchased under this program was \$96,160. The average second mortgage loan was \$18,811. These homes are located throughout the City. Approximately \$2,243,108 of first mortgage money was leveraged by the City's funds during this period.

Downtown mortgages are tied to locations, such as low-income census tracts and City-sponsored housing projects and do not have the income restrictions that City-wide Second Mortgages have. During this fiscal year, nine Downtown Second Mortgages were made. The average price of the homes was \$124,770, and all of the second mortgages were for \$30,000. Approximately \$852,930 of first mortgage money was leveraged by the City's funds through this program.

The maximum sales price for home purchases was adjusted last year. In the past, the limits were \$120,000 for new construction and \$110,000 for existing homes. Due to a decline in the program in the past several years that reflects the lower interest rates and higher housing costs, the City changed the policy. Borrowers may now find housing up to \$150,000 for new or existing homes. Eligible household income under this was for households earning up to 80% of median income, as dictated by HUD guidelines, except for the Downtown program.

**Self-Evaluation:** The City continues to strive toward its goal of providing a competitive program to qualified applicants. A major obstacle has been increasing house prices in this market, thus prompting a need to increase our program limits. Another issue is the poor credit history for many applicants. Changing the housing limits is one way the City tries to be responsive to the changing issues. The City is reevaluating the program to better serve the target population. The Homeownership Counseling Program is one strategy that enables first-time applicants to understand the home buying process and how to

improve their chances for loan approval. The City has also changed its charter to allow City employees to participate more fully in this program. Before the change, the upper income limits were 65% of median income for City employees, rather than 80%.

**D. Assistance to Low-Income/Elderly Homeowners Needing Rehab Assistance – First Priority Housing Need**

**1. Limited Repair Program**

This program changed in the past year. Previously, only elderly and/or disabled homeowners were eligible for this program, which provides rehabilitation assistance to low-income (at or below 50% of the median income) homeowners in need of emergency repairs. The adjustment allows any income-eligible homeowner to participate. Seventeen units were completed for citizens in FY 2004-05. The maximum loan amount under the program is \$5,000, an increase of \$1,000 since last year. Bond funds are used for this program.

To avoid double counting loans, any recipients who receive other loans, such as HOME or CDBG rehabilitation loans, are not counted as Limited Repairs but for the larger loan.

Examples of assistance include repairs to roof, bathroom, furnace, and plumbing. Wake County Resources for Seniors works with the homeowners to ensure the work is completed and the City provides the funds.

**2. Elderly/Disabled Rehab Program (Deferred Payment Loans)**

During this past fiscal year, seventeen deferred loans were made for rehabilitation. Elderly and/or disabled homeowners are assisted through the City's Deferred Payment Loan (DPL) Program. The maximum loan amount of a DPL was increased this year to \$35,000 from \$25,000. Other programs such as Resources for Seniors, may be used in conjunction with the DPL program. Applicants must have incomes at or below 50% of the median income (\$35,650), which qualifies them as low-income.

***Self-Evaluation:*** Last year, in response to the need of Raleigh's citizens, the City Council approved an increase from \$25,000 to \$35,000 for the Deferred Payment Loan Program. This change allows elderly homeowners more assistance in bringing their homes up to code. The City continues to examine its programs in an attempt to improve efficiency and effectiveness. As part of its office restructuring in the past few years, the Department outsourced its Elderly/Disabled Rehabilitation Program to a nonprofit organization, Firm Foundations, which formerly operated as a division of Raleigh Baptist Association but is now a stand-alone nonprofit organization. The City will continue to monitor the program very carefully to determine outreach efforts, production schedules and number of units that are completed.

**3. Households and Persons Assisted - Documentation of Assistance Provided**

The City maintains individual files on program participants with information about household size, income levels, racial identification, source of funding, and location of program activity. This information is available, subject to confidentiality requirements.

**E. Assistance to Special Populations – First Priority Housing Need**

**1. The City of Raleigh Transitional Housing Program - Poole Road**

The City's transitional housing program, which was outsourced to Pan Lutheran Ministries, provided temporary housing and supportive services to 18 families during the 2004-05 fiscal year. Since July 1999, Pan Lutheran Ministries has managed, operated and provided supportive services to homeless families living in the City of Raleigh's transitional housing units. These families received comprehensive services with the goal of becoming self sufficient and moving into permanent housing. Families received educational and employment opportunities, budgeting and credit counseling, limited child care assistance, transportation, parenting skills and other services as needed. There is a case manager assigned to the program to work one on one with these families.

The City does not provide any funding but allows Pan Lutheran to use the units for transitional housing, with no financial obligation to the City. Pan Lutheran is responsible for regular maintenance and lawn maintenance, but the City is responsible for capital improvements. The project consists of nine two-bedroom apartments. The units located near the downtown area provide access to transportation, health care and other services as needed. Families are allowed to reside in the units up to 24 months.

13 of the families were African American, one was Hispanic, four were white, and all were very low-income and homeless.

## **2. Emergency Shelter Grant**

The City of Raleigh received the Emergency Shelter Grant, which was \$102,935. The City and the County contracted to allow Wake County to receive the Grant to support the Wilmington Street Shelter. The County drew down \$13,781.12. The funds were used for essential services – salaries in support of essential services affecting three individuals, operational costs – linen services for white flag nights assisting 297 men, and homeless prevention – rental deposits and security deposits for 16 individuals. The remaining funds will be used in the next fiscal year. Originally approved by Wake County Commissioners, the grant was reauthorized by Wake County Commissioners upon denial of the HUD waiver request to move the funds above the limits for essential services from 35% to 65%. The time involved led to the delay in spending the funds.

## **D. Continuum of Care Narrative Discussion**

The City of Raleigh is a participating organization in the Wake County Continuum of Care Collaborative. The City continues to work toward the goals established by the Wake County Consortia's Continuum of Care Strategy. 2004-05 was the second year the Community Development Department funded the Continuum of Care match with HOME and HOME match funds. The SuperNOFA awards require matching funds to provide housing for the very low-income and special populations. No applications were received for these funds in 2004-05. The money has been reallocated.

The 2000 Consolidated Plan identified special populations such as homeless persons, as a Priority One Housing Need. To serve this population, strategies have been put in place that are directed at preventing homelessness. This includes rehabilitation of substandard houses, improving economic opportunities, supporting transitional housing projects such as Poole Road and providing permanent housing options including homeownership loans, first-time homeownership counseling, and creation of affordable rental units.

The Wake Continuum of Care Collaborative (CCC) is a planning and action group made up of nonprofit housing service providers and government agency representatives. Its primary focus is on the delivery of housing and support services for homeless persons. The group meets monthly in an effort to combat and eliminate homelessness and create a seamless, integrated system of housing and support services that minimizes gaps in service for all who are homeless.

The CCC was formed in 1995 to develop, analyze and strengthen Wake County's homeless continuum of care system. The group's goals are twofold: first, to provide a balance of emergency, transitional, and permanent housing; second, to develop services so homeless persons and families can make the critical transition from the streets to housing, jobs and self-sufficiency. The group identifies gaps, sets priorities and prepares the annual HUD SuperNOFA Continuum of Care grant application to HUD for funds to address homeless populations. Wake County received an ESG, and the City contracted with the County to receive its ESG to work with the Wilmington Street Shelter.

In January of 2005, The Continuum of Care conducted a Point in Time count of the homeless and under-housed population in Wake County. The results are as follows:

***2005 Point in Time Survey of Homeless Persons in Wake County***

Total Homeless	1,106	Single Males	599
Doubled-Up Estimate	35,000	Single Females	132
Chronically Homeless	104	Youth	10
		Family Members	365
Dual Diagnosis	Not counted		
Serious Mental Illness	137	African-American	431
HIV/AIDS	Not counted	White	187
Severe Trauma	224	Other	123
		Hispanic	42
		Non-Hispanic	699
		Households of 1 Individual	741
		1-Parent Families	116
		2-Parent Families	11
		Total Households	868

*Source: Wake Continuum of Care Collaborative*

During 2005, Wake County's Continuum of Care created five working committees. Brief highlights of the work of each committee to date include:

Policy Committee – began the development of the Ten-Year Plan to End Homelessness in Raleigh/Wake County.

Procedure and Evaluation Committee – developed and implemented a protocol for CCC to evaluate and rank potential projects for the HUD SuperNOFA grant application.

Structure/Diversity Committee – coordinated the retreat for CCC and served as liaison between CCC and other community groups, such as Raleigh's Livable Streets Partnership; this committee recruited and trained the unbiased review panel for the 2004 NOFA application.

Funding Committee – explored and presented various funding opportunities to the Continuum for application (e.g., the Chronic Homelessness grant from the federal departments of HUD, HHS, and VA).

HMIS Committee – researched and made recommendations to the Continuum regarding a Homeless Management and Information System as required by HUD, and coordinated the Point in Time count of homeless persons in Wake County.

**In 2004, the Wake County Continuum of Care received \$2,690,832 from the FY 2004 Continuum of Care Grant (U.S. Department of Housing and Urban Development (HUD) for the following:**

**CASA**, a Raleigh-based nonprofit, received \$173,208 in Supported Housing Program (SHP) funds. These funds are used to provide services at Harrington Place, which provides transitional housing for persons with a dual diagnosis of substance abuse and mental illness. This is a two-year renewal.

**Haven House Services**, a Raleigh-based nonprofit serving homeless youth, received \$32,704 in SHP funds for services for its Preparation for Independent Living Project (PILP), which prepares 12 young adults who are homeless for self-sufficiency. This is a two-year renewal.

**Pan Lutheran Ministries**, a Raleigh-based nonprofit, received \$51,265 in SHP funds for its Poole Road facility, which provides transitional housing and services to homeless families. This is a two-year renewal.

**Pan Lutheran Ministries**, a Raleigh-based nonprofit, received \$31,070 in SHP funds for its Families Together Plus program. This program provides transitional housing and services to homeless survivors of domestic violence and their children. This is a two-year renewal.

**Passage Home**, a Wake County based nonprofit, received \$110,308 in SHP funds for “Essential Services” to assist families that are homeless in becoming permanently housed while fostering self-sufficiency. This is a one-year renewal.

**Passage Home** also received \$190,890 in SHP funds for “Hopes and Dreams” to assist homeless families including ex-offenders and those who are not working to obtain permanent housing, increase life skills and income and to help families achieve greater self determination and self sufficiency. This is a two-year renewal.

**Wake County Human Services** was awarded \$757,080 for five-years of new Shelter Plus Care funds to provide permanent housing for 20 chronically homeless, disabled individuals with severe mental illness and/or chronic substance abuse problems. This will be Wake County’s first harm reduction model of housing plus support services. This project’s Housing First approach rests on two central premises: Re-housing will be the central goal of this work with people experiencing homelessness and, by providing housing assistance and follow-up case management services after a family or individual is housed, the project will significantly reduce the time people spend in homelessness.

**Wake County Human Services** received \$188,248 in SHP funds to fund services provided by the McKinney Team. This team serves persons who are homeless and have severe and persistent mental illness. This is a one-year renewal.

**Wake County Human Services** received \$100,353 in SHP funds for services at Aurora House, which provides transitional housing for women with substance addiction disorders. This is a two-year renewal.

**Wake County Human Services** received \$47,808 SHP funds for the position of Veterans Service Officer at the South Wilmington St. Center. This position helps homeless veterans who are staying at the shelter get the benefits to which they are entitled. This is a 2-year renewal.

**Wake County Human Services** received \$165,114 for the Community Outreach Team. This team provides outreach to hard-to-reach chronically homeless members of the community. This is a one-year renewal.

**Wake County Human Services** received \$305,664 in renewal funds for its Shelter Plus Care (S+C) '93 program for single adults with severe and persistent mental illness and/or co-occurring mental illness and substance abuse issues. The program provides housing (rental assistance) and support services that include psychiatric care and life skills training for 33 households. These funds are for a one-year renewal.

**Wake County Human Services** received \$109,872 in renewal funds for its Shelter Plus Care (S+C) '96 program for single adults with severe and persistent mental illness and/or co-occurring mental illness and substance abuse issues. The program provides housing (rental assistance) and support services that include psychiatric care and life skills training for 15 households. These funds are for a one-year renewal.

**Wake County Human Services** received \$209,676 in renewal funds for its Shelter Plus Care (S+C) '97 program for single adults with severe mental illness chronic substance abuse issues, developmental disabilities, and HIV/AIDS. The program provides housing (rental assistance) and support services that include psychiatric care and life skills training for 23 households. These funds are for a one-year renewal.

**Wake County Human Services** received \$217,572 in renewal funds for its Shelter Plus Care (S+C) '99 program for single adults with a mental illness, HIV/AIDS, chronic substance abuse problems or a combination of two or more of these disabilities. These funds are for a one-year renewal.

**2005 Continuum of Care Application**

The Wake CCC has applied for FY 2005 funds to continue current programs and to obtain additional funds for the development of permanent housing units and accompanying support services for homeless persons who are disabled. The Continuum of Care has submitted an application in response to the HUD SuperNOFA in June of 2005.

**Homeless Persons with Special Needs**

Wake County Human Services provides housing and support services to homeless persons with special needs. In addition to the programs listed above which are funded by HUD, the Projects for Assistance in Transition from Homelessness (PATH) program, funded by NC Department of Health and Human Services, provides outreach and case management, and is expected to assist over 100 homeless persons with special needs.

**Preventing Homelessness**

Wake County Human Services prevents homelessness by making emergency rent payments to persons who receive eviction notices, paying utility bills, providing rental deposits and/or paying the first month's rent.

**Continuum of Care Narrative Gaps Analysis**

The City's planned strategies are consistent with the needs identified in the Gaps Analysis, which is conducted by the Continuum of Care Collaborative. Major gaps in the care and prevention of homelessness include case management, housing placement, job training, life skills training, care for chronic substance abusers, and transitional housing. Other substantial gaps are in childcare, job training, care for the dually diagnosed, victims of domestic violence, and care for veterans.

The City is committed to continuing its cooperative coordination with existing housing developers and providers such as the Community Housing Development Organizations (CHDOs), public/private partnerships, nonprofit organizations, and private industry.

The City Bond has set aside money for SRO housing but has received only one application to date (Lennox Chase). The City continues to search for opportunities to assist this population.

**Ten Year Plan to End Homelessness**

The City of Raleigh, Wake County, Triangle United Way, and the Wake Continuum of Care Collaborative (Wake CoC) have joined forces to create a 10-Year Action Plan to End Homelessness. The website link is [www.raleighnc.gov/endinghomelessness](http://www.raleighnc.gov/endinghomelessness). The Plan was adopted by the City and County in March 2005. Five Action Teams have been working on implementation since Plan adoption. These address the following categories: Prevention; Engagement; Housing; Employment and Education; and Services and Supports. The Action Teams and their Strategy Groups have been meeting since then and an annual report on progress to date will be presented to the public in March 2006.

**Homeless Prevention**

Transitional housing is a measure to prevent homelessness. The City continues to support the Poole Road facility. In addition, the City's affordable housing stock is intended to prevent homelessness.

**Supportive Housing Needs**

Supportive housing needs are also a concern. Cornerstone, which began as a City project and was transferred to the County, continues to offer supportive services. Wake County supplies most of the supportive housing support. The City and Wake County work together on many projects.

**Other Actions and Accomplishments**

Although the 2004-05 Action Plan did not explicitly address some of the issues listed below, the City has attempted to address the needs through several programs.

- a. Underserved Needs: Persons who are homeless or at risk for homelessness remain a critical issue. The City has supported its transitional housing programs and CHDOs, such as CASA, which provides housing and job training for persons with disabilities.

- b. Barriers to Affordable Housing: Housing costs remain a barrier to affordable housing. In addition, regulatory procedures, subdivision regulations, and growth issues are barriers to affordable housing. The City addresses these barriers through the City-Wide Homeownership Loan Program, City Rental Housing, Rehabilitation, and Joint Ventures.
- c. Gaps in Institutional Structure: The City again allocated \$50,000 through its Building Fees Program to defer some housing development costs.
- d. Reduce Poverty: The Community Development Department does not focus on social service activities, but it offers funds every year in a RFP to interested nonprofit groups (CASA used the Community Enhancement Grant to provide job training to five citizens with disabilities) and has hired a consultant to work on improving the competitiveness of southeast Raleigh, the city's area of concentrated of poverty. CD also annually funds a job-training programs to address this issue. The Construction Trades Program assists low-income persons in acquiring skills that will enable them to find better jobs.
- e. Ensure Compliance with Program and Planning Requirements: The Community Development Department makes every attempt to attend training and to stay abreast of changes in regulations and rules to ensure compliance with program requirements. CHDOs are recertified when they submit a proposal, and housing sites are monitored through site visits. During the last year, Community Development hired a Special Housing Coordinator, who monitors the programs for compliance.
- f. Persons with Disabilities: Several programs address the needs of people with disabilities, including some Joint Ventures, CHDOs, and Deferred Payment Loans. The City strives to address housing needs and challenges for people with disabilities. The Continuum CASA Project, Families at Home, is targeted toward people with disabilities. In addition, CASA received CDBG grant funding for a landscaping jobs program for their clients with disabilities.

## **E. Other Actions - Narrative**

During FY 2004-05, the City continued to examine issues that hindered the delivery of affordable housing to low and moderate-income persons. Several essential problems were addressed; narrative discussions of these follow.

### **1. Homeowner Counseling**

The City has supported a homeownership counseling program for the last several years for persons interested in purchasing homes using City financing. Wake County Housing Resource Center (WHRC) was awarded \$13,000 to provide Homebuyer Education Workshops in FY 04-05. A total of 94 adults attend one of 5 (9 hour) workshops presented by the WHRC. 73 completion certificates were issued. The certificates qualify as required training for those using affordable housing products. 24 households reported incomes between 50%-60% Area Median Income (AMI) and 64 reported incomes between 61% - 80% AMI. 51 African American, 22 White, 4 Asian, 9 multiracial, 2 Hispanic, and 1 African American and White families attended this training.

The Wake Housing Resource Center, which provided the counseling services, closed in July 2004 and was replaced by a Housing Action Team. Additionally, the Homebuyer Workshop contract funds were exhausted in November of 2005. Only 5 monthly workshops were presented in FY 2004-05. After November, homebuyers went through a program that DHIC, a local developer, sponsors. A Request for Proposals was issued to acquire a new vendor.

The City requires completion of this program in order to qualify for any of its homeownership loan programs. In addition, the City has worked with local lending institutions to leverage its own financial and staff resources.

The City is committed to enabling low and moderate-income families to purchase housing; homeownership counseling is one method by which this can be accomplished.

### **2. Neighborhood Police Program**

In April 1995, the Community Development Department developed the Neighborhood Police Program. The program was designed to provide residential police presence in the City's redevelopment areas, especially in the Downtown East housing developments. The goal of the program is to improve the

appeal of new homes in these areas and to support the City's revitalization efforts in those neighborhoods. Police officers are housed within each neighborhood providing a sense of stability and safety to the residents.

Neighborhood watch groups, safety programs, and youth projects are some of the activities that have been initiated by the officers as part of the program. In 1996, City Council granted approval for officers in the program to be given the opportunity to purchase the houses they occupied. The program went through a transition and became active again in the 2004-2005 fiscal year. Two officers participated in 2004.

### **3. Interagency Cooperation**

The City has continued to address its housing needs through cooperative efforts involving other local, state, and private organizations. Ongoing cooperative efforts with other agencies have enhanced the City's effectiveness in achieving the stated goals for housing, community development, and other objectives. During the development of the current five-year Consolidated Plan (which took place during 2004-2005), CD conducted several meetings with its partner agencies, nonprofits, lenders, and developers. An interdepartmental meeting was held among other City departments to ascertain data about non-housing community development needs.

The City continued to work with Wake County Human Services, collaborating on a number of Joint Venture and other projects. ESG will transfer to the County next year.

Inter-Departmental efforts include working with the Planning Department to evaluate the downtown area and involvement in a citywide team to better answer citizen questions.

The Southeast Raleigh Assembly is intended to concentrate on long-term economic development. Potential projects will include those identified and evaluated by a feasibility study (St. Augustine Gateway Project, Garner Road Redevelopment Area). Long-range agenda items for the Assembly include: Vacant housing issue; Homeownership expansion; Improvement of quality of goods and services; Improving small business development; Technology training for youth; and Capital retention.

The Assembly consists of 45 members appointed by the City Council's Budget and Economic Development Committee. Community Development staff attends the Southeast Raleigh Assembly meetings and provides staff support to the Housing Committee.

The Neighborhood College is a program offered by the City of Raleigh in partnership with Wake County. It is a seven-week series of classes that provides information on several different kinds of City services, as well as County services. Students in the Neighborhood College have a chance to meet and interact with City staff, County staff, and other Raleigh residents. Some of the topics discussed include: City services and County services, development, nuisance abatement, emergency services, the City budget process, and environmental services. The classes are offered twice a year, and Community Development staff participates in the presentations.

### **4. North Carolina Housing Finance Agency (NCHFA)**

The City has worked closely with the North Carolina Housing Finance Agency and the North Carolina Home Builders Association (NCHBA) with an employment training program. In FY 2004-05, \$76,000 in CDBG funds were matched with NCHFA funds to train the unemployed or the under-employed to develop building trade skills.

30 people completed the construction trades job training program. Three projects were completed by program participants: replaced four decks at a quadraplex apartment building (4537 Hargrove Road), rebuilt four rear decks (4806 Cornwall Place), and rebuilt large tree planters and benches (2813 Seclusion Court). The properties are city-owned affordable housing.

### **5. Public Housing Improvements**



The Raleigh Housing Authority (RHA) continues to work toward improving its public housing stock and revitalizing its most distressed properties. RHA closed out the 1999 HOPE VI grant for Halifax Court in three years, seven months which is a national record for completion. RHA has received HOPE VI funding to demolish and rebuild the 64 year old Chavis Heights. This community will be redeveloped to include mixed income housing. The plan includes 55 senior tax credit units, 86 public housing units and 27 market rate units. There will also be 55 off site units acquired around the City of Raleigh. RHA intends to replicate the success of the 1999 grant at Chavis Heights. Infrastructure will start in September 2005. The entire community should be completed and occupied by the end of 2009.

RHA continues its efforts to upgrade its public housing stock. In the last year the following work items were completed:

- Replaced the elevators at the Glenwood Towers elderly high rise development.
- Upgraded the interior at a 101-unit elderly high rise building including laundry room improvements, common area furniture and window treatments.
- Replaced roofs for two senior buildings consisting of 387 units.
- Interior improvements in Glenwood Towers to include adding ceiling fans, handrails and chair rails, doorbells and lighting upgrades.
- Installed handrails throughout the communities which includes 160 units in four communities.
- General sewer line and water supply line upgrades community wide.
- Added rain gutters to 139 units in two developments.
- Landscaping continues to be emphasized with over seeding of lawns, sodding and plantings. Tree pruning completed authority-wide. Also continue to address erosion issues authority-wide.
- Continue to upgrade and install security cameras in several communities.
- Upgrade and/or replace HVAC systems in more than 162 units.
- Continue to maintain historic buildings including exterior items such as roofs and exterior walls.

The Raleigh Housing Authority continues to be rated as a high performer by the U. S. Department of Housing and Urban Development's management assessment systems. RHA's most recent score for the Section 8 voucher program was 96 and for public housing the score was 93. These scores continue to rate RHA as a "high performer."

In the last two years, RHA has seen the number of persons on the waiting lists level out some due to the fact RHA has been able to pull more than 2000 people from the section 8 waiting list. The wait for section 8 assistance continues to be more than four years. The wait for public housing is six months to a year, depending on family size. RHA also has site-based waiting lists for the single-family home program and Capitol Park. Persons can apply for all three housing options or only one. The greatest demand is for one and two-bedroom units. Elderly applicants generally receive an offer of housing within the shortest amount of time. Able-bodied single persons needing a one-bedroom unit have the longest wait since public housing has a preference for elderly and disabled singles. Section 8 houses applicants based on voucher availability and date and time of application

A summary of RHA funding by activity follows:

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**FEDERAL FUNDS APPROVED AND ALLOCATED FOR THE RALEIGH HOUSING AUTHORITY**

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<b>OPERATIONS</b>	<b>4/1/05-3/31/06*</b>
Conventional Public Housing ( <b>Estimated</b> )	\$ 4,584,684
Section 8 Vouchers	\$28,952,196
Moderate Rehab	\$ 235,814
Shelter + Care	\$ 22,654
<b>TOTAL</b>	<b>\$28,952,196</b>
<b>CAPITAL GRANTS</b>	
Capital Fund Program (2005)	\$ 2,851,703**

Capital Fund Program (Replacement Housing Factor)	\$ 264,481
HOPE VI (Demolition and Redevelopment)	\$22,562,574
<b>TOTAL GRANTS</b>	<b>\$25,678,758</b>
<b>Total Funding Allocation</b>	<b>\$59,215,638</b>

\*RHA fiscal year begins April 1 and ends March 31.

\*\* Capital Fund grant is allocated yearly but spent over two years

\*\*\*HUD has not yet approved the conventional budget. The Section 8 budget is based on FYE 2005 funding and HUD has not approved any funding beyond December 2005.

### **Public Housing Resident Initiatives**

- a. **Family Self-Sufficiency Program:** RHA no longer administers the FSS Program. The Quality Housing and Work Responsibility Act of 1998 removed the mandate for FSS and made participation voluntary. HUD no longer reimburses housing authorities for the escrows paid out or for the cost of staffing the two FSS programs. As a result, RHA has phased out this program. FSS will be replaced with a local program known as KEYS.
- b. **Homeownership:** As a result of the phase out of the Family Self-Sufficiency Program, RHA has developed its own local program that incorporates features of both FSS and the Homeownership University. This program is known as KEYS, **Keep Earning Your Success**. This program will enable RHA to sell at least 10 of its single family homes to public housing residents. RHA is willing to sell up to 20 homes to first time home buyers. This plan will be submitted to HUD for approval in October 2005. RHA continues to offer or provide referrals to workshops on money management and homebuyer education to assist families to purchase homes. This program works with families to establish and/or improve credit, save for down payments, shop for financing and select houses. In the KEYS Program each participant is obligated to save a minimum of \$1,000 or 1% of the sales price of the home, whichever is higher. Once they do this and have completed the required training programs, RHA may provide cash assistance for a down payment. Participants have five years to accomplish the savings goal and take advantage of the RHA match. RHA will assist the families with securing the financing needed to complete this purchase. RHA will not finance the units, buyers will need to secure outside financing. RHA does not participate in the Section 8 homeownership option.
- c. **Supportive Services:** As a result of receiving the HOPE VI grant, RHA has added an additional case management position to assist with tracking the needs and services of the Chavis Heights families. RHA has also developed Memoranda of Understanding with several partners in order to provide the services needed to the families of public housing. Communities In Schools of Wake County continues to be a crucial partner in the delivery of services in public housing. CIS recently opened its fifth computer center in the Capitol Park community. RHA received grant funding to support this center to enable it to expand its services to address the needs of the Chavis Heights families relocated throughout the local area. CIS and its partners the City of Raleigh and SAS Institute have offered funding to construct a second learning center in the Kentwood public housing community. The ground breaking for this construction will be at the end of September 2005.
- d. **HOPE VI Grant:** Raleigh Housing Authority was awarded \$19.9 million in HOPE VI grant revitalization funding and \$2.6 million for relocation and demolition for Chavis Heights. The property is being redeveloped to include 86 new public housing units, 27 market-rate rental units, and 55 elderly units of privately owned low-and moderate-income housing financed with the help of state and federal Low-Income Housing Tax credits. RHA received the tax credits in July 2005. The Raleigh Housing Authority will manage all of the redeveloped site. RHA's primary partner and the developer for this project is Capital Area Developments, Inc. (CAD). CAD is RHA's wholly-owned subsidiary and was also the program manager for the highly successful 1999 HOPE VI. In addition to the on-site component there will be 55 single family homes purchased off-site. The entire project will be completed and reoccupied by the end of 2009. The pace of this redevelopment will mirror the 1999 successful redevelopment which was completed in record setting time.

**e. Community Involvement:** RHA continues to coordinate services with other agencies in the Raleigh area including the Police Department, City Inspections, Community Development and the Parks and Recreation Department. RHA provides space to one daycare center, one police substation, Meals on Wheels, Inter-Project Council office, St. Saviour's Outreach Center, an arts center, five community learning centers and parks and recreation programs. RHA staff are actively involved with coordination of programs with many community agencies including Wake County Human Services, Wake Technical Community College, North Carolina State University, Shaw University, Communities-in-Schools of Wake County and nonprofits such as Passage Home, Building Together Ministries and others. The faith community is involved in the public housing communities with many churches taking an active role in programs in the various communities.

**f. Upcoming Improvements:**

- The Homeownership Program, KEYS will continue to assist public housing residents to move into homeownership by offering up to 20 of its single family public housing units to first time home buyers. RHA will also provide training to families to enable them to buy homes on the open market. RHA continues to look at options for its nonprofit subsidiary to add to the supply of affordable housing for both homeownership and rental.
- The curb appeal of all units will continue to be emphasized. Landscaping improvements are a focal point for this effort, including over-seeding in the fall. The Authority is working to improve the housing product so they are comparable to market rate units.
- RHA continues to seek partnerships with community resources to coordinate services to address the needs of all resident families.
- The public housing reform legislation passed by congress in 1998 necessitates the development of a comprehensive Agency Plan. This plan is updated and submitted each year.

**6. Lead Based Paint Hazard Reduction Program**

The City of Raleigh is committed to helping its citizens remove lead-based hazards from their homes. In 1994, the City Council put in place a policy that subsidized remediation activities for low- and moderate-income homeowners and for landlords of properties that served low- and moderate-income tenants up to \$10,000 of remediation costs per property.

In the 2004-05 fiscal year, five units constructed before 1978 was treated for lead hazard.

**7. The City's Capital Improvement Program**

The City has provided funding for its affordable housing program since the 1980s. Funds are typically used as loans to developers, contractors and first time homebuyers to reduce the cost of financing. Loan repayments can then be used to apply to other housing developments or to retire the debt from the housing bond, if that was the original source of financing. Projects funded include second mortgage loans, acquisition of City owned housing units, and joint venture assistance.

**F. RESOURCES AVAILABLE WITHIN THE JURISDICTION**

The City continues to carry out a progressive housing program that consolidates funding from CDBG, HOME, City Bond, and City appropriated dollars. From July 1, 2004 through June 30, 2005, an ambitious program combining new construction, existing housing stock, and rehabilitation was used to address housing needs for very low-income renters, first-time homebuyers, and special population groups.

In fiscal year 2004-05, the City continued to make progress in its housing program by moving forward in committing its allocation of Housing Bond funds. In fall of 2000, voters approved a \$14,000,000 housing bond referendum, which allows the City to continue in its housing efforts. Another housing bond for \$20,000,000 will be voted on in October 2005. The program offers a comprehensive array of programs that assist people with a variety of housing needs by using several financial resources.

**LEVERAGED DOLLARS**

The City of Raleigh uses a combination of federal, state, local, and private funds to accomplish its housing goals. By leveraging private dollars, the City is able to increase the scope of its housing activities. These partnerships have created housing solutions that would not have been possible without the combined effort and cooperation of each participant. City dollars have been leveraged on an average ratio of 1:4.

#### **Federal Program Matches**

The City of Raleigh, in accordance with federal regulations, provides matching funds or services to several federal programs. These programs require that participating cities and municipalities provide support or services equal to the amount provided by the program. The City of Raleigh provides matching funds for the HOME program. ESG Match is provided by Wake County through the Maintenance of Effort Fund.

<i><b>PROGRAM</b></i>	<i><b>MATCH RATIO REQUIRED</b></i>	<i><b>FEDERAL DOLLARS SPENT</b></i>	<i><b>MATCH Through Bond funded Programs</b></i>	<i><b>TOTAL DOLLARS SPENT ON PROGRAM</b></i>
<b>HOME</b>	1:4	\$1,729,637.34	\$254,741.78	\$1,984,379.12
<b>ESG</b>	1:4	\$13,781.12	\$15,000	\$18,781.12

#### **E. Citizen Comments**

The 2004-05 CAPER was available for citizen review and comment for a period of over fifteen (15) days, beginning September 8, 2005. The availability was advertised on the City's website, and in the Carolinian and News and Observer newspapers. One citizen commented; please see Appendix D. The citizen asked for clarification regarding a program and for the costs associated with the beneficiaries in the chart on page 2.

#### **F. Low-/Moderate-Income Benefit**

100% of HOME funds and at least 75% of CDBG funds (excluding administration and planning) were used to directly benefit individuals and families with household incomes below 80% of area median income. The majority of people benefiting actually earn below 50% of median income. The Community Development funds were expended to attain goals set for the priority needs of Raleigh citizens.

## PART II – COMMUNITY DEVELOPMENT/NEIGHBORHOOD REVITALIZATION NARRATIVE

### A. Neighborhood Revitalization Activities

Neighborhood Revitalization activities include acquisition, relocation, demolition, public improvements and planning activities which are designed to reduce slums and blight and provide affordable housing to low and moderate income households. These activities include CDBG and local funds, as well as leveraged funds. This strategy addresses a First Priority Housing Need for first-time homeowners and low-income renters.

***College Park Redevelopment Area:*** Efforts were directed to continuing to develop a re-use proposal that will consist of new infill single family and rental housing for low- and moderate-income households in an area challenged by dilapidated housing and street crime. Community Development acquired 13 units in the area on Seawell, Fisher, Pender, Boyer, Maple, and Jones Streets; nine units were demolished. This activity will ultimately result in meeting the national objective of Low- and Moderate-Income Housing Benefit.

***New Bern/Edenton Redevelopment Area:*** Adjacent to the Hungry Neck housing site on Mosely Lane, Edenton Street, and Swain Street is the Cooke Street corridor. This area is of major concern to local residents and is a location of extreme blight and nuisances. During fiscal year 1997-98, a citizen task force worked with a land planner on a redevelopment plan for the area. This past year CD continued implementation activities. The Cooke Street affordable housing development is a 29 lot single family affordable home ownership project with an urban greenway. It is located along the 100, 200, and 300 blocks of Cooke Street between Edenton Street and Oakwood Avenue. The City has chosen four developers for the project: RD Construction Inc. will build 16 single-family homes and the greenway, Evergreen Construction Company will build five, Habitat for Humanity four, and St. Augustine's College CDC four units as it builds capacity in infill housing development. Construction began in fall 2004. Sewer improvements are complete. At least 20 homes will be sold to families earning less than 80% AMI, and no more than nine will be sold at market rate. This activity will meet the national objective of Low- and Moderate-Income Housing Benefit.



**Thompson-Hunter Redevelopment Area:** The City bought five units on Haywood, East Martin and East Cabarrus Streets. A draft concept plan for this area was completed, the Martin/Haywood Development Strategy. The Plan is still under review and will dovetail with the Eastside Vision Process, due to begin in 2005-06. This activity will meet the national objective of Low- and Moderate-Income Housing Benefit.

**Downtown East Redevelopment Area:** The City continued its efforts in Downtown East in areas referred to as Block A-21. A study was begun called the Moore Square South Development Strategy to provide a cohesive vision for this area's future development. City Council adopted the strategy in September 2004. Planning efforts will continue for this area.

A-21 is a block of land that has been assembled by the City over the past several years. A nonprofit builder will construct 80 apartment units, 40 of which will be for families of very low or low income, 8 for special needs populations, 16 for those at 60% of AMI, and sixteen market rate, which will be named Carlton Place. In addition a small amount of commercial and office space will complete the development. The developer received low income housing tax credits and construction will begin in fall 2005. This activity will meet the national objective of Low- and Moderate-Income Housing Benefit.

**Jamaica Drive:** A Request for Proposals was sent out, and a proposal from NRP Group was accepted. The new development, Gateway Park, consists of 84 apartments, 9 of which will be market rate. The project received tax credits, and construction began in fall 2004. The project will be complete by December 2005 and is in the process of being leased.

**South Park Redevelopment Area:** Efforts in the South Park community included activities in the 700 block of S. Bloodworth Street. The second phase of Parkworth, a single-family affordable homeownership development, began construction, and 13 houses were completed in the area now known as Haywood Place. The sixteen lot development will be completed by January 2006. All of the lots except for the one in Life Estate have been sold and have contracts on the homes.

The South Park community was designated an official Weed and Seed program area. Passage Home and the Phoenix Square Community Development Association continue to work toward the goal of organizing residents and reducing drug offenses.

**Garner Road Redevelopment Area:** The Community Development Department began buying dilapidated properties in this Redevelopment Area. Twenty-two units and one vacant lot were acquired and will be demolished so that single family homeownership can flourish in this neighborhood, consistent with the Garner Road Redevelopment Plan adopted in 2002. Land planning is underway and staff is meeting with community groups prior to final design.

## **B. CDBG Rehabilitation and Housing Activity**

Part of the City's rehabilitation efforts include the approving and processing of loans, and the completion of projects financed from the prior year's loans.

**APPROVED AND/OR PROCESSED:** During FY 2004-05, the City approved and/or processed loans for 46 units to be rehabilitated, utilizing federal CDBG, HOME, and City bond dollars. Of those loans, six were CDBG-funded, totaling \$480,767; some of these funds may include incomplete rehabilitations other than the six listed here. Nineteen loans were HOME-funded and/or match, seventeen of which were Deferred Payment Loans, and totaled \$615,985; some of the funds may include incomplete rehabs not included in the total. All loans were made to low- and moderate-income citizens.

**Self-Evaluation:** The City's rehab program continues to provide challenges and opportunities. The outsourcing to Firm Foundations has worked well; the HOME rehab program continues to provide much of the rehabilitation activity. Over the next year, the City will continue to monitor the effectiveness of Firm Foundations in processing and completing units and will expect to see an increase in the number of units

completed next fiscal year. The City is working to ensure that all of its Affordable Housing units remain in at least standard or better condition.

Another rehab concern continues to be the implementation of the Lead-Based Paint Program. Current funding for lead-based paint remediation is from the CDBG budget. This has also increased the per-unit cost of the rehabs.

### **C. Public Service/Jobs Training**

#### **1. The Construction Job Training Program**

The City of Raleigh, the North Carolina Housing Finance Agency, and the North Carolina Home Builders Association are joined in partnership to provide a job training program focusing on the building trades. Three 7 weeklong classes are conducted, and participants are in class 40 hours per week. Each class combines classroom study and hands-on experience. Training is provided on many topics, including safety, use of hand and power tools, foundations, roof framing, wall framing, sheathing, siding application, introduction to wood trim, and blue print reading. Graduates of the program are then offered job placement opportunities. In FY 2004-05, the program trained 30 persons for jobs in construction trades. The vast majority of persons who complete the training get jobs.

**Self-Evaluation:** The Construction Trades Program continued to meet its goals by providing job-based training to unemployed and underemployed persons. The CD Department will continue to assess the effectiveness of its programs and opportunities in job training.

#### **2. Community Enhancement Grant**

The City offered \$225,000 in funding for nonprofits for capacity building and community-oriented projects not related to housing. The following projects were funded:

**Family Counseling.** Triangle Family Services was awarded \$72,070 to provide Family services in three areas: home based services to avoid evictions, mental health treatment sessions, and financial literacy education. In FY 04-05 Triangle Family Services expended \$69,426.52. 36 families received home based services to avoid evictions, 378 individuals received mental health treatment sessions, and 342 individuals one-on-one or group financial literacy education. At least 75% of those receiving services had incomes verified at 80% or below AMI. Ethnic make-up has not been reported at this time but on site compliance monitoring has confirmed 60% or better use of services by African American individuals and families.

**Training and Stable Employment.** Community Alternatives for Supportive Abodes (CASA) received \$50,000 to train 10 Special Population (diagnosed Mental Health issues) individuals in landscaping services and move 4 of those individuals into stable employment (6 months or more). In FY 04-05 CASA expended their entire award of \$50,000. 13 individuals received training in landscape operations and 7 individuals remain employed for 6 months or more.

**Families Attaining Life-long Independence through mutual assistance (FALIMA).** The Raleigh office of Boat People SOS, Inc was awarded \$48,380 to provide family counseling and support to 20 low-to-moderate income Amerasian families. In FY 04-05 Boat People SOS, Inc. expended \$34,090.84. 97 Low-to-moderate Amerasian individuals (approximately 45 families) received services through the FALIMA program. All incomes were verified using the 1040 tax record.

**Self-Evaluation:** The Community Development Department began this program in response to the community's request for more public service activity. The Department is monitoring the program and adjusts it as needed. The capacity building portion was added this year in response to the community's need.

### **D. Displacement and Relocation Narrative**

During FY 2004-05, eleven households were relocated. All eleven households were relocated to permanent standard housing throughout the City.

The City attempts a holistic approach to neighborhood revitalization. The goal is to preserve as many units as possible by providing a rehab program that benefits the homeowner and the community. If a property is acquired, a determination is made after careful assessment by our rehabilitation specialists as to whether the property can be preserved or whether it must be demolished.

A yearly work plan is submitted for all CDBG activities including relocation activities. Once the relocation work plan has been obtained, a windshield survey is done to give the relocation officer an overview on single or multiple relocatees. Once the Intent to Acquire Notices are given, the relocation staff contacts the tenant, homeowner or business to determine particular needs. This information is made in person to assess rental needs, handicapped accessibility issues, or business relocation needs. When the property has been acquired, more in-depth information is obtained to adhere to the Uniform Relocation Act (URA) requirements.

To avoid unnecessary displacement, property owners are provided with information and the availability of resources to bring their properties up to housing codes.

**Self-Evaluation:** The City of Raleigh continues to try to minimize the impact of displacement due to redevelopment activities for families, individuals and businesses by providing appropriate assistance. This assistance includes help in obtaining comparable replacement housing or commercial sites. Assistance may include referrals to appropriate public and private agencies that provide services concerning housing financing, employment, health, welfare, or legal assistance. The range of services depends on the needs of the person being displaced.



## **PART III – HOME ANNUAL PERFORMANCE REPORT**

### **A. INTRODUCTION**

The City's Consolidated Plan adopted May 2000 that covers this reporting period states that the City will continue to adhere to four basic principles to guide program expenditures. These principles are:

- The provision of affordable, decent, safe, and sanitary housing for all City Residents
- The need for an on-going partnership with the private sector and continued inter-governmental cooperation between the County, regional, and state governments
- That affordable housing must be made available throughout the City
- The continued emphasis on neighborhood revitalization where the goal is to encourage neighborhood stability and preservation of existing housing stock.

These goals are implemented through a housing strategy which targets assistance and resources to the following **priority one** household types: 1) very low-income renter households; 2) first time low and moderate-income homebuyers; 3) elderly households needing rehabilitation assistance; and 4) special populations such as the Homeless.

### **B. HOME PROGRAMMATIC ACCOMPLISHMENTS**

#### **1. Elderly Rehabilitation – Priority One Housing Need**

The City's Five Year Plan indicated that approximately 9% of the City's population were elderly. The Five Year Plan also showed that approximately 19% of elderly households had some type of housing problem. The City of Raleigh has a number of programs designed to assist elderly homeowners by providing rehabilitation assistance or emergency rehab assistance.

19 units were rehabilitated in the last year with HOME funds. Elderly and/or disabled homeowners are assisted through the City's Deferred Payment Loan (DPL) Program. Seventeen of the nineteen units were DPLs. The maximum loan amount of a DPL was raised to \$35,000. Applicants must be low-income or have incomes at or below 50% of the median income (\$35,650).

#### **2. New Low-Income Rental Housing – Priority One Housing Need**

The need for rental housing for very low and low-income households continues to increase. To address this need, the City continues to fund and support new development or rehabilitation of rental units. The City also supports rehabilitation of older rental units through its purchase and low rent housing program. The City's Joint Venture Rental Program provides opportunities for the City to assist in funding new affordable rental units.

#### **3. First-Time Homeowners – Priority One Housing Need**

ADDI funds will be used for second mortgages in the next year.

#### **4. Private Sector Participation**

The City has worked with the private sector in a number of programs primarily in the areas of mortgage lending, rehabilitation/construction management, and property management.

**MORTGAGE LENDING:** The City has agreements with seven lending institutions: SunTrust, RBC Centura Bank, BB&T, American Home Mortgage, CTX Mortgage, Weststar Mortgage, First Choice Mortgage Equity Corporation, Great Southern Mortgage Corporation, and Charter Funding.

**PROPERTY MANAGEMENT:** The management of low-income rental housing units is by Barker Realty, which is responsible for the majority of property maintenance and rent collection. Cliff Faison Realty is responsible for short-term leasing.

REHABILITATION/CONSTRUCTION MANAGEMENT: The City continues to work with individual rehabilitation consultants under contract with the City for rehabilitation construction management. These consultants assist with specification preparation and contract management.

**5. Community Housing Development Organizations (CHDOs)**

No CHDO projects were completed in this fiscal year.

**C. PUBLIC POLICIES**

**1. AFFIRMATIVE MARKETING**

The City maintains a policy of non-discrimination and equal opportunity in housing, pursuant to the objectives of Title VIII of the Civil Rights Act of 1968, and the City's Fair Housing Ordinance. Fair Housing activity is made known to the general public through the use of news media and presentations to community organizations, social service agencies and church groups.

The development of partnerships with area lenders, the Raleigh Board of Realtors, the Homebuilders Association, and private rental management companies has expanded the Department's effort to reach a larger and more diverse community. All new HOME participants are advised of the HOME requirements for affirmative marketing. Advertisements for family units are made using news media.

**2. MINORITY OUTREACH**

The CDBG and HOME Program makes every effort to use minority contractors in carrying out program activities. Under the HOME rehabilitation program, a total of \$221,938 in construction projects was awarded to minority and women contractors. The City has a Business Assistance Program which monitors minority participation in all City contracts. The City has established a goal of 15% for construction projects that exceed \$50,000. This effort is monitored by the Minority and Women-Owned Business Program Coordinator in the Department of Administrative Services.

**3. SHORTFALL FUNDS**

No shortfall funds have been committed during this reporting period.

**4. PROGRAM INCOME**

In FY 2004-05, program income from HOME loans and rents totaled \$418,623.32, most of which was used in the rehabilitation program and for some acquisition.

**5. MATCH**

In FY 2004-05, the City drew down \$1,729,637.34, including Administrative costs, which made the HOME match liability \$254,741.78. The Bond funds for match totaled \$254,741.78.

## 6. HOME ON-SITE INSPECTIONS

Each year, the City assesses its HOME units to make sure that they are maintained, comply with the Section 8 Quality Housing Standards and that they are being rented at or below the annual HUD designated affordable rents. The City owns 25 HOME units. These units are Woodpecker Court, which consists of 12 units, Ricky Circle, which consists of four units, 809 Bragg Street, which consists of 4 units 909 Carlisle Street, which is a single family house, and 800 Jones Street, which has four units. All units except Jones Street were inspected 4/14/05. The Jones Street project was completed in June 2005.

The City has also provided funding for three other projects with HOME money that are inspected annually. These are Fox Haven (48 units), Magnolias (40 units) and Lennox Chase (36 units). The City has mortgages in the amounts of \$500,000, \$450,000, and \$600,000, respectively, for these projects. Fox Haven provides affordable housing for qualifying families and individuals and is run by Episcopal Housing Ministry. The Magnolias is an elderly housing establishment built and maintained by Wynnfield Properties. Lennox Chase is Single Room Occupancy housing for individuals making less than 40% Area Median Income. Fox Haven was inspected 3/22/05, Magnolias 5/25/05 and Lennox Chase 4/19/05.

The City has 5 other HOME funded developments that require less frequent monitoring. Harrington Place is monitored every other year. It consists of 12 units run by CASA that are reserved as transitional housing for the mentally ill. 202 Heck Street is a duplex monitored every three years that is owned by James E. Williams. 624 W. Jones Street is another 5 unit transitional housing facility for the mentally ill developed by CASA that must be monitored every other year. Brown Birch is a Passage Home development that consists of four quads that must be monitored every other year. Shades Pointe Townes is 2 triplexes that must be monitored every other year. Harrington Place was last monitored in September 2004, 202 Heck Street in April 2003, 624 W. Jones St in December 2005, Brown Birch in February 2005, and Shades Pointe Townes in May 2005.

All HOME units were found compliant upon inspection. The Department maintains a copy of its site inspections on file for review and monitoring purposes. HUD requires that all projects with 1 to 4 units be monitored at least every three years, projects with 5 to 25 units be monitored every two years, and projects of 26 or more units every year.

Complex	# of units	Date Monitored	Next Monitoring	Mortgage Amt	Date Complete	Units Inspected
Ricky Circle	4	4/14/05	4/14/08	City owned	1995/1996	2
Woodpecker	12	4/14/05	4/14/07	City owned	1994	4
Harrington St	12	9/30/04	9/30/06	115,000	2/14/99	2
Fox Haven	48	3/22/05	3/22/06	500,000	1/1/99	6
202 Heck St	2	4/12/03	4/12/06	126,245	2003	2
624 W. Jones St	5	12/15/04	12/15/07	229,590	2000	2
The Magnolias	40	5/25/05	5/25/06	450,000	4/2/98	6
Brown Birch	16	2/8/05	2/8/07	585,000	2001	4
Lennox Chase	36	4/17/05	4/19/06	600,000	2003	4
Shades Pointe Townes	6	5/18/05	5/18/07	225,000	2001	2
909 Carlisle St	1	4/14/05	4/14/08	City owned	2001	1
809 Bragg St.	4	4/14/05	4/14/08	City owned	11/00	1

The monitoring process consists of an on-site visit and a review of files. The Management Company and/or Sponsor of the development is notified in writing that they need to contact the City to schedule a date to monitor. Prior to the monitoring date, we ask that they supply us with a complete list of all tenants along with their annual incomes, the number of people in the household, the date of last income certification, and their rent amount. This is generally reviewed prior to the visit to ensure that all tenants are income eligible and that at least 20% of the units are renting at or below low home rent and the remaining are at or below high home rent. Currently, all developments are in compliance with regard to rents and incomes.

The next step in the City's monitoring process is an on-site visit. At least 10% of the apartments are randomly selected and thoroughly inspected to ensure that they meet at least section 8 housing quality standards. The interiors and exteriors of the apartments are examined to ensure that they are being maintained and that they represent no hazards. All common areas are also inspected similarly and for cleanliness. Project Data files along with 20% of the tenant files are then reviewed. Several different files are randomly selected (usually those files of the apartments that were monitored). The files are reviewed to ensure that incomes are being calculated correctly and that they are being re-certified every year. Within the past year, we found no inconsistencies in the files. The only issues that came up during the on-site inspections were a few instances of improper income limits being recorded in the state Housing Finance Agency data screens. The problems were corrected immediately.

Before leaving, a copy of the standard lease is requested to ensure that it references the annual verification of income. Also, we determine that appropriate Fair Housing and Affirmative Marketing guidelines are followed. All listed developments have been found to be compliant with all guidelines and restrictions. No further action was necessary after any of the monitoring visits. All HOME projects inspected are providing annual updates of their 6-D HUD reporting form and are now compliant in this area.

Four new HOME projects are coming on line and will be monitored yearly as soon as they are rented up. Elder's Peak (48 units currently being leased up, Windsor Spring (39 units), Village of New Hope (45 units), and Perry Hill (48 units) should receive their certificates of occupancy and begin renting up before the end of calendar year 2005.

## Summary of Progress

The City of Raleigh Community Development Department has developed an aggressive housing program to implement the goals and objectives described in the Consolidated Plan. The programs which have been established are aimed at the following: increasing the affordable housing stock, eliminating substandard housing conditions, providing homeownership opportunities, eliminating slums and blight in older neighborhoods; improving the employment skills of low and moderate income people; leveraging federal resources with private funds and establishing partnerships to implement these programs.

The City continues to strive to reach its objectives by establishing performance goals for activities and staff, expanding our partnerships with the private and nonprofit sector and by examining strategies to streamline our programs to make them more productive and efficient.

The Department continues to emphasize its objective to increase the number of affordable housing units. This production objective requires that staff time be directed towards those activities that increase the number of housing units completed each year. To achieve the Department's mission, several substantial changes were implemented in the past:

- ***Outsourcing of Transitional Housing Programs*** - The Department has a contract with a nonprofit agency, Pan Lutheran Ministries, to administer the Poole Road Transitional Housing Program.
- ***Outsourcing of the Elderly Rehabilitation Program*** - The Department contracted with Firm Foundations to administer this program. This program allows Firm Foundations to provide complete rehabilitation jobs while continuing to use their extensive pool of volunteer labor.

The Department is proud of its accomplishments this past year, which provided affordable housing that is of high quality and leverages federal dollars with the private sector. The Department remains dedicated to meeting the goals and objectives identified in the Consolidated Plan. Summarizing, activities this past year included the following:

**1. *Very Low-Income Renters:*** The City continued to provide housing for very low-income renters through the City-Owned Housing Program and the Joint Venture Rental Program. The City acquired/rehabbed nineteen units for affordable housing. Most of these units upon completion rent for \$400 - \$500 per month. In addition to the acquisition of these older units, the City completed 50 units through its Joint Venture Rental program and has committed to 410 additional units. Both of these programs are targeted to households earning less than 50% of the median income. Joint Venture Rental projects are geographically dispersed throughout the City.

**2. *First-time Homeowners:*** Assisting first-time homeowners is a major priority for the City. We continued our Second Mortgage Program and worked closely with participating lenders. The City also continued the Homeownership Counseling Program. Last fiscal year, 38 Second Mortgage Loans were provided, and 94 persons attended Homeownership Counseling. Two Joint Venture Homeownership projects were completed with City support, which added 60 single-family homes, several of which received second mortgages. Two Habitat projects are also in progress and will be complete next year.

**3. *Elderly Households Needing Rehabilitation Assistance:*** The City continues to support several programs to assist this First Priority Need. The City continues to work with Resources for Seniors to provide emergency repairs, which has now changed to a Limited Repair Program to include all low-income homeowners. HOME dollars are also used to provide rehabilitation assistance to the elderly through its Deferred Payment Loan Program. Last fiscal year, the City completed 20 units through Limited Repair and 17 DPLs.

**4. *Special Populations:*** Special populations remain a Priority One Housing Need. Community Development is focusing on affordable housing for this population. CASA received job training assistance for its clients.

**5. *Housing Rehabilitation:*** During FY 2004-05, the City approved and/or processed loans for 46 units to be rehabilitated, utilizing federal CDBG, HOME, and City bond dollars.

**6. Neighborhood Revitalization** - During the past fiscal year, the City continued its focus in several redevelopment areas. Adjacent to Hungry Neck is the Cooke Street corridor, where activity continued in fiscal year 2004-05 to create affordable homeownership in this distressed area. A development RFP was issued, four developers were selected (including Habitat and a CDC), and 29 houses and a greenway currently are under construction.

The City also adopted a new Redevelopment Area north of the Jamaica Drive Area on September 21, 2004, which is known as the Saunders North Redevelopment Area.

The City continued to work in the Thompson-Hunter, Downtown East, College Park, Garner Road, Jamaica Drive, and South Park areas as well, acquiring 42 additional units.

The City felt that this past year was very successful in terms of meeting performance goals for acquisition of property and for meeting expenditures within the timeframe.

#### **Non-Housing Priorities:**

**Economic Development** - The City continued to support the Construction Trades Building Program. The program is aimed at increasing job skills for unemployed and underemployed low-income residents.

**Certifications of Consistency:** The City supports applications for federal assistance. During 2004-05, the following certifications were granted by the City: Continuum of Care SuperNOFA Grant (Passage Home – Essential Services, CASA – Hopecrest; CASA – McKinney, CASA – Shelter Plus Care, Wake County Human Services – HMIS System, Wake County Human Services – Community Outreach Team, Wake County Human Services – Shelter Plus Care 93/96/97/99); Southlight for 8 Transitional Housing Apartments, and Raleigh Housing Authority.

#### **Conclusion**

Several programs have been outsourced to outside agencies in the last few years. Despite shortages, staff has worked together to continue its focus on accomplishing several housing objectives, including: the closing of 38 second mortgage loans to first time homeowners; a concentrated effort to expedite the relocation caseload; the completion of 105 units of family housing; and the acquisition and rehabilitation of units for very low-income renters.

The Department has continued to address areas of concern including a closer focus on program monitoring and compliance. The latest addition to staff is monitoring for compliance.

The support for affordable housing remains strong as the voters passed a \$14 million housing bond in November 2000 and are preparing to vote on a \$20 million housing bond in October 2005. The bonds, if the referendum passes, will continue to expand the City's efforts at providing affordable housing throughout the City.

The goals of the Consolidated Plan were supported by the One Year Action Plan and the accomplishments detailed throughout the narrative. The Community Development Department will continue to strive for excellence in all of its programs.